

**CITIES AND TOWNS BULLETIN
AND UNIFORM COMPLIANCE GUIDELINES
ISSUED BY STATE BOARD OF ACCOUNTS**

December 2000

YEAR END DUTIES

The following is a listing of duties and reports that occur each year end. All of the articles have been published in this issue.

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CANCELLATION OF WARRANTS -- OLD OUTSTANDING CHECKS

Pursuant to IC 5-11-10.5, all checks outstanding and unpaid for a period of two years as of December 31 of each year are void.

Not later than March 1 of each year, the treasurer of each political subdivision shall prepare or cause to be prepared a list in duplicate of all checks outstanding for two or more years as of December 31 last preceding. The original copy shall be filed with the fiscal body of the city or town and the duplicate copy maintained by the disbursing officer of the city or town. The treasurer of each political subdivision shall enter the amounts so listed as a receipt to the fund or funds upon which they were originally drawn and remove the checks from the list of outstanding checks. If the fund from which the check was originally drawn is not in existence or cannot be ascertained, the amount of the outstanding check shall be receipted into the general fund of the political subdivision.

SOCIAL SECURITY TAX BASE CHANGES JANUARY 1

The 2001 contribution rate will remain at a total of 15.3 percent. The tax rate for both employees and employers for 2001 will be 7.65 percent. (6.2% Social Security and 1.45% Medicare)

We further understand that the maximum amount of earnings that will be subject to Social Security contributions will be raised from \$76,200 to \$80,400 effective January 1, 2001.

Please contact the Internal Revenue Service at 1-800-829-1040 if you should have questions on this matter.

ENCUMBERED APPROPRIATIONS - BALANCE AVAILABLE

With the opening of a new budget year and a new set of ledgers, it is to the advantage of a municipality to review the unpaid purchase orders and contracts which remain on the ledgers as "encumbered."

Those items under contract are to be added for each appropriation account and the total carried to the new 2001 corresponding account. The actual unpaid amount of the purchase orders or contracts should be totaled and shown as a separate amount on the appropriation ledger sheet for 2001, with proper explanation, and added to the 2001 appropriation for the same purpose. By properly carrying out this procedure, the 2001 budget will not be expected to stand any expense not anticipated in making the budget.

We suggest the proper officials of the city or town make a listing of these encumbered items and make it part of their minutes in their last business meeting of the year. The State Board of Tax Commissioners should be sent a copy of the listing.

Keep in mind the appropriations encumbered and carried forward can be used for no other purpose other than the purchase order or the contract for which they were appropriated.

DORMANT FUND BALANCES TRANSFERS AUTHORIZED

IC 36-1-8-5 gives city and town councils authority to order the transfer to the general fund of any unused and unencumbered balance in any fund raised by a general or special tax levy, the purposes of

DORMANT FUND BALANCES TRANSFERS AUTHORIZED (Continued)

which have been fulfilled. This action may be taken by a city or town council at any public meeting.

IC 36-1-8-5 states in part:

“(a) This section applies to all funds raised by a general or special tax levy on all the taxable property of a political subdivision.”

“(b) Whenever the purposes of a tax levy have been fulfilled and an unused and unencumbered balance remains in the fund, the fiscal body of the political subdivision shall order the balance of that fund to be transferred as follows, unless a statute provides that it be transferred otherwise;...
(2) Funds of a municipality, to the general fund of the municipality.”

ANNUAL OPERATIONAL REPORT OF LOCAL ROAD AND STREET OPERATIONS

Indiana Code 8-17-4.1 requires an operational report shall be prepared by all cities and towns having a population of 20,000 or more with road and street responsibilities. The report shall list all receipts and disbursements related to the municipality's road and street system made from any municipal funds.

A copy shall be filed with the State Board of Accounts, the governing body of the municipality, HERPICC and the Planning Division of the State Department of Transportation by February 15 of the year next following the operational report year. The report shall also be made available to the public and press.

The annual operational report shall be prepared and filed on City and Town Form No. 225, (Rev. 1986), Sections 1 through 8. A copy of the report will be furnished to all affected city and town officers by the State Board of Accounts.

FIRE PROTECTION CONTRACTS WITH VOLUNTEER FIRE COMPANIES

IC 36-8-12-3 authorizes cities and towns to enter into agreements with one or more volunteer fire companies that maintain adequate firefighting service for the use and operation of firefighting apparatus and equipment owned by the volunteer fire company, including the service of operators of the apparatus and equipment.

IC 36-8-12-4 states the contract must provide an amount determined by negotiation between the municipality and volunteer fire company. The consideration must include the amounts the unit is required to pay under this chapter for insurance premiums and clothing, automobile, and other allowances.

If the contractual agreement is properly drawn, an added benefit gained is the elimination of the problem of the governmental unit reporting clothing and auto allowances to Internal Revenue Service and the Indiana Department of Revenue. Since the contractual payments are lump sum to the volunteer fire company, the volunteer fire company assumes the responsibility for making the payments of allowances to the volunteer firefighters and for reporting of such payments.

Year end is a good time to review existing contracts for fire protection. If renewals or changes in contracts are necessary, such renewals or changes should be made under the guidance of the city or town attorney. All agreements for fire protection should be in writing and the agreements must be preserved as any other public documents. There is no statutory authority to make contractual payments to volunteer fire companies unless an agreement has been entered into.

MONTHLY BANK RECONCILEMENTS

IC 5-13-6-1(e) states that all local investment officers shall reconcile at least monthly the balance of public funds, as disclosed by the records of local officers, with the balance statements provided by the respective depositories.

PUBLICATION OF ANNUAL REPORT IN PAMPHLET FORM-SECOND CLASS CITIES

IC 36-4-10-5(5) requires the city fiscal officer of a second class city to "submit under oath to the city legislative body a report of the accounts of the city published in pamphlet form and showing revenues, receipts, expenditures, and the sources of revenue..." It appears furnishing the common council a copy of the Annual City and Town Annual Report, CTAR-2, Part 1 through Part 6, would fulfill the requirements of this statute. Please note that this statute does not apply to Towns or Third Class Cities.

ANNUAL REPORT

IC 5-3-1-3 provides each city controller or city and town clerk-treasurer shall have published an annual report of the receipts and expenditures of such city or town, showing the same "by funds and appropriations," within sixty days after the close of each calendar year. The total indebtedness at December 31 of such municipality must also be shown on this published report.

The annual report is to be published one time in two newspapers unless there is only one newspaper in the city or town, in which case publication in the one newspaper is sufficient. If no newspaper is published in the city or town then publication is to be made in a newspaper published in the county in which the city or town is located and that circulates within the city or town.

All second class cities and those cities and towns that prepare a Comprehensive Annual Financial Report (CAFR) will complete form CTAR-2. All the other cities and towns will complete CTAR-1.

One modification for the 2000 CTAR-1 and CTAR-2 is that Part 4 has been simplified for the reporting of receipts and disbursements for municipal utilities.

The certification on the cover page, Parts 1 and 6, with the accompanying footnote, shall be published. In our opinion, this publication will satisfy state statutes, Local Governmental Data Base input documents, and Bureau of Census annual reporting requirements. You should use and/or publish only those parts that apply to your particular unit. (For instance, if you have no long-term indebtedness at December 31, 2000, it will not be necessary for you to include and publish Part 6 of the report.) If questions arise, please call telephone number 232-2518, area code 317.

The blank reports with instruction will be mailed to all municipal fiscal officers early in December. A preprinted return envelope addressed to the Census Bureau, Jeffersonville, Indiana, is also included.

GROUP INSURANCE

IC 5-10-8-2.6(c) states that a public employer may pay a part of the cost of group health insurance, but shall pay a part of the cost of group life insurance for local employees. Furthermore, IC 5-10-8-3.1 states that a public employer that contracts for a group insurance plan for its employees may withhold from employees' salaries whatever part of the cost of the plan the employees are required to pay.

GROUP INSURANCE (Continued)

Based upon the wording in the aforementioned sections of the Indiana Code, it is our audit position that a city or town could require an employee to pay all or part of the cost of group health insurance but the city or town must pay a part of the cost of group life insurance. A city or town could not pay all of the cost of group health insurance.

REPORT OF NAMES, ADDRESSES, DUTIES
AND COMPENSATION OF PUBLIC EMPLOYEES

All cities and towns must file with the State Examiner, State Board of Accounts, 302 W. Washington St., Room E418, Indianapolis, Indiana, 46204, on or before January 31, Form 100-R, Certified Report of Names, Addresses, Duties and Compensation of Public Employees. This report is required by IC 5-11-13. A supply of this form must be secured from your public printer. The State Board of Accounts does not supply this form. (This is not to be confused with Form SF 23110 or Form SR9433 that was mailed to each city controller and city and town clerk-treasurer on December 1 and due back in January.) If a computer printout can supply all of the required information, it can be substituted in place of Form 100-R.

CERTIFICATION OF NAMES AND ADDRESSED TO COUNTY TREASURER

IC 6-1.1-22-14 states that on or before June 1 and December 1 of each year, the disbursing officer of each political subdivision shall certify the name and address of each person who has money due the person from the political subdivision to the county treasurer of each county in which the political subdivision is located. Upon the receipt of this information, the county treasurer shall search the records to ascertain if any person so certified is delinquent in the payment of property taxes.

IC 6-1.1-22-15 states that if the county treasurer finds that a person whose name is certified to him under IC 6-1.1-22-14 is delinquent in the payment of taxes, he shall certify the name of that person and the amount of delinquency to the official of the political subdivision who is to make payment to the person. The disbursing officer shall periodically make deductions from money due the person and shall pay the amount of these deductions to the county treasurer.

ESTABLISHING THE ESTIMATED COST OF FIXED ASSETS

When it is not possible to determine the historical cost of fixed assets owned by a governmental unit, the following procedure should be followed.

Develop an inventory of all fixed assets which are significant for which records of the historical costs are not available. Obtain an estimate of the replacement costs of these assets. Through inquiry determine the year or approximate year of acquisition. Then multiply the estimated replacement cost by the factor for the year of acquisition from the Table of Cost Indexes. The resulting amount will be the estimated cost of the asset.

In some cases estimated replacement cost can be obtained from insurance policies; however, if estimated replacement costs are not available from insurance policies, you should obtain or make an estimate of the replacement costs.

If the replacement cost is estimated to be \$76,000.00 and the asset was constructed about 1924, then the estimated cost of the asset should be reported as \$6,840.00.

$$\$76,000.00 \times .09 = \$6,840.00$$

TABLE OF COST INDEXES
1915 to 1999

<u>Year</u>	<u>Index</u>	<u>Year</u>	<u>Index</u>	<u>Year</u>	<u>Index</u>	<u>Year</u>	<u>Index</u>
1999	1.00	1976	.35	1954	.19	1931	.07
1998	.97	1975	.34	1953	.19	1930	.08
1997	.94	1974	.31	1952	.19	1929	.08
1996	.91	1973	.28	1951	.19	1928	.08
1995	.90	1972	.26	1950	.18	1927	.08
1994	.88	1971	.26	1949	.17	1926	.08
1993	.87	1970	.26	1948	.15	1925	.09
1992	.85	1969	.25	1947	.14	1924	.09
1991	.83	1968	.23	1946	.12	1923	.08
1990	.80	1967	.23	1945	.10	1922	.07
1989	.75	1966	.22	1944	.10	1921	.08
1988	.72	1965	.22	1943	.10	1920	.10
1987	.69	1964	.22	1942	.10	1919	.09
1986	.67	1963	.22	1941	.09	1918	.09
1985	.66	1962	.22	1940	.08	1917	.08
1984	.64	1961	.22	1939	.09	1916	.06
1983	.61	1960	.22	1938	.08	1915	.05
1982	.59	1959	.22	1937	.08		
1981	.56	1958	.21	1936	.08		
1980	.51	1957	.21	1935	.08		
1979	.45	1956	.20	1934	.06		
1978	.41	1955	.20	1933	.06		
1977	.37			1932	.06		

MANNER OF INVESTING FUNDS

A city or town has authority to invest its funds in the following manner:

1. By specific fund;
2. By grouping specific funds; or
3. From total monies on deposit.

Investments by Fund

In consideration of the provisions of the law, as amended, and to Official Opinion No. 6 (1986) of the Attorney General, it is the position of the State Board of Accounts that in the following instances investments must be made from specific funds with the interest on such investments to accrue to the benefit on such funds:

1. Where, under the terms of the statute, bequest, endowment, trust or federal, state, or private grant, earnings on investments must accrue to the benefit of the fund from which the investment was purchased.
2. Where bonds are issued for any purpose and the proceeds are invested, the interest from the investments must be credited to the fund from which invested, to the Bond and Interest Redemption Fund, or to any other fund where directed by terms of the bond resolution.

Investments by Group of Funds or From Total Monies on Deposit

After meeting the foregoing requirements, as to investment "by fund," the investment of all other monies on deposit, without identifying the fund or funds invested is permitted.

It should be stressed that, although certain funds must be invested "by fund," this will not preclude investment of any other specific fund, with the interest on such investment to accrue to that fund, if so directed by the governing body.

Summary

To summarize the foregoing, investments should be made in the following manner:

1. By fund, where any statute or the terms of any bequest, federal, state or private grant, endowment or trust make provisions for investments, with the interest to accrue to the benefit of such fund.
2. By fund, if so determined by the governing board.
3. From the total of monies on deposit, after giving consideration to (1) and (2) above.

PROCEDURES FOR PURCHASING INVESTMENTS

Purchase

When an investment is made the fiscal officer shall issue a warrant payable to the financial institution from which the investment is purchased. The warrant must show the fund or funds on which it is drawn, if the investment is from a specific fund or funds, or if from "total monies on deposit." This wording

PROCEDURES FOR PURCHASING INVESTMENTS (Continued)Purchase (Continued)

should be entered in lieu of the fund name or names. The warrant should also show the purpose for which it is issued, such as "investment in certificate of deposit" or "investment in United States Governmental Securities." The warrant shall be countersigned by the fiscal officer, delivered to the financial institution and the certificate of deposit, passbook, securities, or safekeeping receipt for such securities obtained by the fiscal officer. The city or town fiscal officer is the official custodian of all such investments.

Renewal of Certificates of Deposit

A certificate of deposit may be renewed for an additional term if authorized by the governing board, without the original certificate of deposit being paid by the depository and a warrant being issued for the purchase of a new certificate of deposit. However, if renewed, the interest due the city or town shall be paid to the fiscal officer at each maturity date, so the records will reflect the true financial condition and the amount invested at all times. The interest shall not be added to the original deposit and reinvested by the depository.

Reinvestment in Securities

In the case of the United States Government Securities, the amount received from investments must be receipted into the records and a warrant issued for the purchase of new securities. There is no authority for the "rollover" or reinvestment of securities by a depository; the transactions must be handled through the records of the treasurer.

PROCEDURE FOR POSTING RECORDS AT THE TIME INVESTMENTS ARE PURCHASED OR SOLD

1. At the time investments are purchased, the fiscal officer should enter the full cost of the securities (purchase price plus accrued interest) as a disbursement from the fund or funds from which the investment is made.

Where an investment is made from "total monies on deposit," the warrant issued will not be posted in the ledger, but a memorandum account should be set up in a separate section of the ledger to which investment transactions will be posted.

2. When an investment is made from a specific fund, a new fund entitled "Investments Fund" should be set up on the records. The net price (purchase price less accrued interest) should be entered as a receipt to this fund.

The Investment Register, General Form 350, should be used for keeping a record of all investments purchased by the political subdivision.

3. Interest received in such investments by fund should be entered as a receipt to the fund from which the investment was purchased. Interest received from an investment of total monies on deposit should be receipted to the general fund or the fund specified by the governing board.
4. When the investments by fund are sold, the full amount of such sale should be entered as receipt to the fund from which the investment was made. The receipt should show separately the principal (purchase price) received and the interest received from the investment. At this time, the net purchase price (purchase price less accrued interest) should also be entered as a disbursement from the "Investments Fund."

When the investment from total monies on deposit is sold the principal (purchase price) will not be

PROCEDURE FOR POSTING RECORDS (Continued)

posted as a receipt to the ledger but the interest thereon will be posted as a receipt to the general fund or fund designated by governing board. Proper entry shall also be made in the memorandum account, as well as in the Investment Register.

INDEX TO BULLETINS

Enclosed with this issue is an index to the following issues of the Cities and Towns Bulletin:

1991 - March, June, September, December
1992 - March, June, September, December
1993 - March, June, September, December
1994 - March, June, September, December
1995 - March, June, September, December
1996 - March, June, September, December
1997 - March, June, September, December
1998 - March, June, September, December
1999 - March, June, September, December
2000 - March, June, September, December

The articles appearing in the year 1990 and prior issues have been revised and reprinted in later issues. Also, articles revised in later issues that are obsolete have been omitted from the index. Please discard all issues prior to March, 1991.

MERRY CHRISTMAS

In reflecting back over the past years, we have all been faced with many new problems and difficult decisions. Some of those problems have been resolved while many still remain for us to find solutions. We extend, as we have in the past, our sincerest efforts for cooperation on a joint effort to resolve those problems in our area of expertise.

We extend our thanks for the tremendous cooperation and assistance afforded our audit staff and this Board throughout this year in an effort to improve audit efficiency. From each of us and our staff to each of you and your staff, we send our best wishes for the holidays and our sincere wishes for a prosperous and happier new year.

Charles Johnson III
State Examiner

Michael A. Fiwek
Deputy State Examiner

Robert D. Pearson
Deputy State Examiner

INDIANA BOARD FOR DEPOSITORIES

ONE NORTH CAPITAL, SUITE 444, INDIANAPOLIS, INDIANA 46204, 317-232-5257

* * *

OFFICIAL DEPOSITORY LIST

*Containing a Roster of All Approved Depository Institutions
Arranged by County**

* * *

As of December 28, 2000

ADAMS

Bank of Geneva*
 Decatur Bank and Trust Company*
 First Bank of Berne*
 First Federal Savings Bank (*of Marion*)
 Home Loan Bank
 Wells Fargo Bank, Indiana

ALLEN

Bank One
 DeKalb Financial Credit Union
 Farmers & Merchants Bank (*LaOtto*)
 Garrett State Bank
 Grabill Bank*
 Home Loan Bank*
 Lake City Bank
 Mid Am Bank
 National City Bank
 Old Kent Bank
 Salin Bank & Trust Company
 Standard Federal Bank
 Star Financial Bank
 Tower Bank
 Union Federal Bank
 Wells Fargo Bank, Indiana

BARTHOLOMEW

Fifth-Third Bank, Indiana
 First Community Bank & Trust
 Home Federal Savings Bank
 Irwin Union Bank & Trust*
 Jackson County Bank
 National City Bank
 Salin Bank & Trust Company
 Union Bank & Trust Company (*North Vernon*)

BENTON

Farmers & Merchants Bank (*Boswell*)*
 Fifth-Third Bank, Indiana
 Fowler State Bank*
 State Bank of Oxford*

BLACKFORD

Citizens First State Bank*
 Pacesetter Bank*

BOONE

Bank One
 Farmers Bank
 First Indiana Bank
 Home National Bank (*of Thorntown*)*
 Key Bank, NA
 National City Bank
 Old National Bank
 State Bank of Lizton
 Union Federal Bank

BROWN

Fifth-Third Bank, Indiana
 First Bank (*Morgantown*)
 Huntington National Bank of Indiana
 National City Bank

CARROLL

Bright National Bank*
 Salin Bank & Trust Company
 Union Planters Bank, NA

CASS

Community State Bank (*Royal Center*)*
 First Farmers Bank & Trust
 First National Bank & Trust
 Lake City Bank
 Logansport Savings Bank*
 National City Bank
 Salin Bank & Trust Company
 Security Federal Savings Bank*
 Wabash County Farm Bureau Credit Union

CLARK

Bank One
 Bank One, Kentucky
 Community Bank of Southern Indiana
 First Savings Bank (*Clarksville*)*
 Firststar, NA
 Heritage Bank*
 National City Bank of Southern Indiana
 New Washington State Bank*
 PNC Bank, NA
 Regional Federal Savings Bank
 Springs Valley Bank and Trust
 Stock Yards Bank & Trust Co.
 Union Planters Bank, NA

CLAY

Fifth-Third Bank, Indiana
 First National Bank & Trust
 First State Bank (*of Brazil*) *
 Riddell National Bank*
 Teachers Credit Union

CLINTON

Bank One
 Bright National Bank
 Farmers Bank*
 Lincoln Federal Savings Bank
 Union Planters Bank, NA

CRAWFORD

Bank One, Southern Indiana
 English State Bank*
 Independence Bank*

DAVISS

First Federal Savings & Loan of Washington*
 First National Bank of Odon*
 Home Building Savings Bank*
 Integra Bank
 Old National Bank
 Peoples National Bank & Trust (*Washington*)*

DEARBORN

American State Bank*
 Dearborn Savings Association, FA*
 Fifth-Third Bank, NA
 Firststar, NA
 Friendship State Bank
 Merchants Bank & Trust Co.*
 Peoples Bank & Trust Co. (*Sunman*)
 Peoples Federal Savings Bank (*Aurora*)*
 People's Trust Company (*Brookville*)
 United Community Bank*

DECATUR

FCN Bank
 Fifth-Third Bank, Indiana
 First Federal Savings & Loan Association
 (*Greensburg*)*
 Home Federal Savings Bank
 Irwin Union Bank & Trust
 Union Bank and Trust Company (*Greenburg*)*

DeKALB

Campbell & Fetter Bank
 DeKalb Financial Credit Union*
 First National Bank (*of Fremont*)
 Garrett State Bank*
 Hicksville Bank
 Knisley National Bank*
 National City Bank
 Peoples Federal Savings Bank (*of DeKalb County*)*
 Standard Federal Bank
 Wells Fargo Bank, Indiana

DELAWARE

Bank One
 Citizens First State Bank
 First Merchants Bank, NA*
 Mutual Federal Savings Bank*
 Old National Bank
 Star Financial Bank

DuBOIS

Fifth-Third Bank, Indiana
 Freedom Bank*
 German American Bank*
 Hoosier Hills Credit Union
 Integra Bank
 Old National Bank
 Springs Valley Bank and Trust

ELKHART

1st Source Bank
 Bank One
 Campbell & Fetter Bank
 Elkhart Community Bank
 Elkhart County Farm Bureau Credit Union*
 First Federal Savings Bank (*Rochester*)
 First State Bank (*of Middlebury*)*
 First Savings Bank, FSB (*Three Rivers, MI*)
 Goshen Community Bank (*Goshen*)*
 Key Bank, NA
 Lake City Bank
 MFB Financial
 National City Bank
 Old Kent Bank
 St. Joseph Capital Bank
 Standard Federal Bank
 Teachers Credit Union

FAYETTE

FCN Bank
 Fifth-Third Bank, Indiana
 Firststar, NA
 Peoples Bank & Trust Co. (*Sunman*)
 People's Trust Company (*Brookville*)
 Union County National Bank
 Union Savings & Loan Association*

FLOYD

Bank One, Kentucky
 Community Bank of Southern Indiana*
 Farmers State Bank (*Lanesville*)
 First Harrison Bank
 First Savings Bank (*Clarksville*)
 Firststar, NA
 Hometown National Bank*
 Independence Bank
 National City Bank of Southern Indiana*
 New Albany Schools Credit Union
 PNC Bank, NA
 Regional Federal Savings Bank*
 Union Planters Bank, NA

FOUNTAIN

CentreBank*
 Central National Bank & Trust Company*
 Fountain Trust Company*
 Montgomery Savings Association, FA
 Old National Bank

FRANKLIN

Bath State Bank*
 FCN Bank*
 Peoples Bank & Trust Co. (*Sunman*)
 People's Trust Company (*Brookville*)*

FULTON

1st Source Bank
 First Federal Savings Bank (*Rochester*)*
 Indiana Lawrence Bank
 Lake City Bank
 Teachers Credit Union
 Wabash County Farm Bureau Credit Union
 Wells Fargo Bank, Indiana

GIBSON

Citizens State Bank (*Petersburg*)
CSB State Bank
Elberfeld State Bank
Fifth-Third Bank, Indiana
Integra Bank
Old National Bank
Union Planters Bank, NA

GRANT

Bank One
Citizens Exchange Bank*
The Fairmount State Bank*
Farmers State Bank (*Sweetser*)*
Fidelity Federal Savings Bank
First Federal Savings Bank (*of Marion*)*
First National Bank & Trust
Grant County State Bank*
Old National Bank
Pacesetter Bank
Salin Bank & Trust Co.
Star Financial Bank
Union Planters Bank, NA
Wabash County Farm Bureau Credit Union

GREENE

Bloomfield State Bank*
Farmers and Mechanics Federal Savings & Loan*
First Farmers State Bank
Peoples Trust Company*
Union Planters Bank, NA

HAMILTON

Bank One
CIB Bank
Community Bank (Noblesville)
Farmers Bank
Fifth-Third Bank, Indiana
First Farmers Bank & Trust
First Indiana Bank
First Merchants Bank
First National Bank & Trust
Harrington Bank
Huntington National Bank of Indiana
Irwin Union Bank & Trust Company
Key Bank, NA
MetroBank*
Mid Am Bank
National City Bank
Star Financial Bank
Standard Federal Bank
Union Federal Bank
Union Planters Bank, NA

HANCOCK

Ameriana Bank & Trust of Indiana
Bank One
Fifth-Third Bank, Indiana
Greenfield Banking Company*
National City Bank
Union Bank & Trust Co. (*Greensburg*)
Union Savings & Loan Association

HARRISON

Bank One, Kentucky
Farmers State Bank (*Lanesville*)*
First Harrison Bank*
National City Bank of Southern Indiana
Peoples Trust Bank Co. (*Corydon*)*
Union Planters Bank, NA

HENDRICKS

Ameriana Bank & Trust of Indiana
Bank One
Citizens Bank (*Mooreville*)
Fifth-Third Bank, Indiana
First Indiana Bank
First National Bank (*Cloverdale*)
First National Bank & Trust
Hendricks County Bank and Trust Company*
Huntington National Bank of Indiana
Irwin Union Bank & Trust Company
Lincoln Federal Savings Bank*
National City Bank
North Salem State Bank*
State Bank of Lizton*
Union Federal Bank

HENRY

Ameriana Bank & Trust of Indiana*
Citizens State Bank (*New Castle*)*
First United Bank*
People's Trust Company (*Brookville*)
Star Financial Bank

HOWARD

American Trust Federal Savings
Bank One
Central Bank*
Frances Slocum Bank
First Farmers Bank & Trust
First National Bank & Trust*
Key Bank, NA
Lake City Bank
National City Bank
Salin Bank & Trust Company
Security Federal Savings Bank
Star Financial Bank
Union Planters Bank, NA

HUNTINGTON

Bippus State Bank*
First Federal Savings Bank (*of Huntington*)*
Lake City Bank
National City Bank
Standard Federal Bank
State Bank of Markle*
Teachers Credit Union
Wells Fargo Bank, Indiana

JACKSON

Home Federal Savings Bank*
Irwin Union Bank & Trust Company
Jackson County Bank*
Monroe County Bank
National City Bank
Peoples Bank (*Brownstown*)
State Bank of Medora*

JASPER

DeMotte State Bank*
Fifth-Third Bank, Indiana
Kentland Bank
Lafayette Bank & Trust
National City Bank
Peoples State Bank (*of Francesville*)
Union Planters Bank, NA

JAY

Citizens First State Bank
First Bank of Berne
First National Bank (*of Portland*)*
Old National Bank
Pacesetter Bank
Union Bank and Trust Company (*Greensburg*)

JEFFERSON

DuPont State Bank*
Home Federal Savings Bank
Madison Bank & Trust Company*
People's Trust Company (*Brookville*)
River Valley Financial Bank

JENNINGS

Capital Plus Credit Union
DuPont State Bank
First Community Bank & Trust
Home Federal Savings Bank
Jackson County Bank
National City Bank
Union Bank & Trust Co. (*North Vernon*)*

JOHNSON

Bank One
Blue River Federal Savings Bank*
Fifth-Third Bank, Indiana
First Bank (*Morgantown*)
First Community Bank & Trust*
First Indiana Bank
First National Bank (*Cloverdale*)
Heartland Community Bank*
Irwin Union Bank & Trust Company
Key Bank, NA
Lincoln Federal Savings Bank
Mutual Savings Bank*
National City Bank
Salin Bank & Trust Company
Union Federal Bank
Union Planters Bank, NA

KNOX

Fifth-Third Bank, Indiana
First American Bank (*Vincennes*)*
Integra Bank
Old National Bank
Union Planters Bank, NA*

KOSCIUSKO

1st Source Bank
Campbell & Fetter Bank
Farmers State Bank (*Mentone*)*
First Federal Savings Bank (*of Wabash*)
Key Bank, NA
Lake City Bank*
Mutual Federal Savings Bank
National City Bank
St. Joseph Capital Bank
Teachers Credit Union
Wabash County Farm Bureau Credit Union

LaGRANGE

First Savings Bank, FSB (*Three Rivers, MI*)
Farmers State Bank (*LaGrange*)*
Lake City Bank
Peoples Federal Savings Bank (*of DeKalb County*)
Wells Fargo Bank, Indiana

LAKE

American Savings, FSB*
American Trust & Savings Bank*
Bank Calumet
Bank One
Centier Bank*
Citizens Financial Services*
DeMotte State Bank
Fifth-Third Bank, NA
Griffith Savings Bank*
HFS Bank FSB*
Lake Federal Savings & Loan Assn.*
Liberty Savings Bank*
Mercantile National Bank of Indiana*
National City Bank
Peoples Bank (*Munster*)*
Sand Ridge Bank*
Security Federal Bank*

LaPORTE

1st Source Bank
 Alliance Bank
 Bank One
 Citizens Financial Services
 Fifth-Third Bank, Indiana
 First National Bank (*Valpraiso*)
 Harbour Trust & Investment Mgt. Co.
 Horizon Bank*
 LaPorte Savings Bank*
 Michigan City Savings & Loan*
 National City Bank
 St. Joseph Capital Bank
 Wells Fargo Bank, Indiana

LAWRENCE

Bank One
 Bedford Federal Savings Bank*
 Hoosier Hills Credit Union*
 Integra Bank
 Jackson County Bank
 Monroe County Bank
 Stone City Bank of Bedford
 The First Bank of Mitchell
 Union Planters Bank, NA

MADISON

Ameriana Bank & Trust of Indiana
 Community Bank (*Noblesville*)
 First Farmers Bank & Trust
 First Indiana Bank
 Huntington National Bank
 Key Bank, NA
 Madison Community Bank*
 National City Bank
 Old National Bank
 Star Financial Bank*
 Union Bank & Trust Co. (*Greensburg*)

MARION

Bank One*
 Capital Plus Credit Union*
 CIB Bank*
 Fifth-Third Bank, Indiana
 First Community Bank & Trust
 First Indiana Bank*
 First National Bank & Trust
 Harrington Bank
 Huntington National Bank of Indiana
 Irwin Union Bank & Trust
 Key Bank, NA
 Landmark Savings Bank*
 National Bank of Indianapolis*
 National City Bank*
 Old National Bank
 Salin Bank & Trust Company*
 Teachers Credit Union
 Union Federal Bank*
 Union Planters Bank, NA

MARSHALL

1st Source Bank
 Fifth-Third Bank, Indiana
 First Federal Savings Bank (*Rochester*)
 First National Bank of Monterey
 First State Bank (*Bourbon*)*
 Key Bank, NA
 Lake City Bank
 National City Bank
 St. Joseph Capital Bank
 Teachers Credit Union

MARTIN

First Federal Savings & Loan of Washington
 First National Bank of Odon
 Old National Bank
 Peoples National Bank & Trust (*Washington*)

MIAMI

American Trust Federal Savings Bank*
 First Farmers Bank & Trust*
 Frances Slocum Bank
 Lake City Bank
 National City Bank
 Salin Bank & Trust Company
 Wabash County Farm Bureau Credit Union
 Wells Fargo Bank, Indiana

MONROE

Bank One
 Bloomfield State Bank
 Farmers and Mechanics Federal Savings & Loan
 Fifth-Third Bank, Indiana
 Irwin Union Bank & Trust Co.
 Key Bank, NA
 Monroe County Bank*
 Old National Bank
 Peoples State Bank (*Ellettsville*)*
 United Commerce Bank
 Union Planters Bank, NA

MONTGOMERY

Bank One
 Farmers State Bank (*New Ross*)*
 Fountain Trust Company
 Heritage Bank & Trust
 Lincoln Federal Savings Bank
 Linden State Bank*
 Montgomery Savings Association, FA*
 National City Bank
 North Salem State Bank
 Teachers Credit Union
 Tri-County Bank & Trust
 Union Federal Savings & Loan Assn.

MORGAN

Citizens Bank (*Mooreville*)*
 Fifth-Third Bank, Indiana
 First Bank (*Morgantown*)*
 First Indiana Bank
 First National Bank & Trust
 Home Bank*
 Key Bank, NA
 Lincoln Federal Savings Bank
 Peoples State Bank (*Ellettsville*)
 Union Planters Bank, NA

NEWTON

Capstone Bank
 Community State Bank (*of Brook*)*
 DeMotte State Bank
 Fowler State Bank
 Kentland Bank*
 Kentland Federal Savings & Loan*

NOBLE

Bank One
 Campbell & Fetter Bank*
 Community State Bank (*Avilla*)*
 Farmers & Merchants Bank (*LaOtto*)*
 Lake City Bank
 Peoples Federal Savings Bank (*of DeKalb County*)

OHIO

Friendship State Bank
 Madison Bank & Trust Company
 Peoples Federal Savings Bank (*Aurora*)

ORANGE

Fifth-Third Bank, Indiana
 Hoosier Hills Credit Union
 Integra Bank
 Orange County Bank*
 Springs Valley Bank & Trust*

OWEN

Owen Community Bank*
 Owen County State Bank*
 Peoples State Bank (*Ellettsville*)

PARKE

Fifth-Third Bank, Indiana
 First Parke State Bank*
 Old National Bank

PERRY

Fifth-Third Bank, Indiana
 First State Bank, Southwest Indiana*
 Old National Bank
 Peoples Community Bank*

PIKE

Citizens State Bank (*Petersburg*)*
 Home Building Savings Bank
 Integra Bank

PORTER

1st Source Bank
 Bank One
 Centier Bank
 Citizens Financial Services
 DeMotte State Bank
 Fifth-Third Bank, Indiana
 First National Bank (*Valpraiso*)*
 First State Bank of Porter*
 Harbour Trust & Investment Co.
 HFS Bank, FSB
 Horizon Bank
 Mercantile National Bank of Indiana
 Security Federal Bank
 Teachers Credit Union

POSEY

CSB State Bank*
 Fifth-Third Bank, Indiana
 Integra Bank
 Old National Bank

PULASKI

1st Source Bank
 First Federal Savings Bank (*Rochester*)
 First National Bank of Monterey*
 Key Bank, NA
 Lake City Bank
 Peoples State Bank (*of Francesville*)*

PUTNAM

Farmers State Bank (*New Ross*)
 First Citizens Bank & Trust*
 First National Bank (*Cloverdale*)*
 National City Bank
 North Salem State Bank
 Old National Bank
 Owen Community Bank
 Teachers Credit Union
 Tri-County Bank & Trust *

RANDOLPH

Community First Bank & Trust
 Firststar, NA
 Greensfork Township State Bank*
 Mutual Federal Savings Bank
 Old National Bank
 Randolph County Bank*

RIPLEY

Fifth-Third Bank, Indiana
 Friendship State Bank*
 Home Federal Savings Bank
 Integra Bank
 Napoleon State Bank*
 National City Bank
 Peoples Bank & Trust Co. (*Sunman*)*
 People's Trust Company (*Brookville*)

RUSH

Citizens State Bank (*New Castle*)
 Peoples Bank & Trust Co. (*Sunman*)
 First Indiana Bank
 People's Trust Company (*Brookville*)
 Wells Fargo Bank, Indiana

St. JOSEPH

1st Source Bank*
 Bank One
 Fifth-Third Bank, Indiana
 Key Bank, NA
 Lake City Bank
 MFB Financial*
 National City Bank
 Old Kent Bank
 St. Joseph Capital Bank*
 Sobieski Federal Savings & Loan*
 Standard Federal Bank
 Teachers Credit Union*
 Wells Fargo Bank, Indiana

SCOTT

Bank One, Kentucky
 Home Federal Savings Bank
 Jackson County Bank
 Scott County State Bank*
 Scottsburg Building and Loan Assn.*
 Stock Yards Bank & Trust Co.

SHELBY

Ameriana Bank & Trust of Indiana
 Bank One
 Fifth-Third Bank, Indiana
 First Bank Richmond
 Irwin Union Bank & Trust
 Key Bank, NA
 National City Bank
 Shelby County Bank*

SPENCER

Fifth-Third Bank, Indiana
 First State Bank, Southwest Indiana
 Freedom Bank
 Integra Bank
 Old National Bank
 Spencer County Bank*

STARKE

1st Source Bank
 Fifth-Third Bank, Indiana
 DeMotte State Bank
 First National Bank (*Valpraiso*)
 First National Bank of Monterey
 Key Bank, NA

STEUBEN

Campbell & Fetter Bank
 First Federal Savings Bank (*of Angola*)*
 First National Bank (*of Fremont*)*
 Key Bank, NA
 Old Kent Bank
 Star Financial Bank
 Wells Fargo Bank, Indiana

SULLIVAN

Fifth-Third Bank, Indiana
 First Farmers State Bank*
 First National Bank & Trust

SWITZERLAND

Peoples Federal Savings Bank (*Aurora*)
 People's Trust Company (*Brookville*)
 Vevay Deposit Bank*

TIPPECANOE

Bank One
 Bright National Bank
 Farmers State Bank (*Brookston*)
 Fifth-Third Bank, Indiana
 Heritage Bank & Trust Co.
 Huntington National Bank of Indiana
 Lafayette Bank & Trust*
 Lafayette Saving Bank*
 Montgomery Savings Association, FA
 National City Bank
 Salin Bank & Trust Company
 Union Planters Bank, NA

TIPTON

First Farmers Bank & Trust
 First National Bank & Trust
 National City Bank
 Star Financial Bank

UNION

Peoples Bank & Trust Co. (*Sunman*)
 Union County National Bank*
 West End Savings Bank

VANDERBURGH

Fifth-Third Bank, Indiana*
 First Federal Savings Bank (*Evansville*)*
 Integra Bank*
 Old National Bank*
 Union Planters Bank, NA
 United Fidelity Bank*

VERMILLION

Fifth-Third Bank, Indiana
 First Citizens State Bank*
 First National Bank of Dana*
 Old National Bank

VIGO

Fifth-Third Bank, Indiana
 First National Bank & Trust
 Old National Bank
 Terre Haute First National Bank*
 Terre Haute Savings Bank*
 Union Planters Bank, NA

WABASH

Frances Slocum Bank & Trust Company*
 First Federal Savings Bank (*of Wabash*)
 Indiana Lawrence Bank*
 Lake City Bank
 Wabash County Farm Bureau Credit Union
 Wells Fargo Bank, Indiana

WARREN

Fowler State Bank
 Montgomery Savings Association, FA
 Old National Bank

WARRICK

Boonville Federal Savings Bank*
 Elberfeld State Bank
 Fifth-Third Bank, Indiana
 First Federal Savings Bank
 Integra Bank
 Lynnville National Bank*
 Peoples Trust & Savings Bank (*Boonville*)*

WASHINGTON

First Harrison Bank
 Home Federal Savings Bank
 Jackson County Bank
 Mid-Southern Savings Bank*
 National City Bank of Southern Indiana
 Peoples Trust Bank Co. (*Corydon*)
 Union Planters Bank, NA

WAYNE

Bank One
 First Bank Richmond*
 Firststar, NA
 Harrington Bank*
 Old National Bank
 People's Trust Company (*Brookville*)
 Union County National Bank
 Wayne Bank and Trust Co.*
 West End Savings Bank*

WELLS

First Bank of Berne
 National City Bank
 Ossian State Bank*
 Pacesetter Bank
 Standard Federal Bank
 State Bank of Markle
 Wells Fargo Bank, Indiana

WHITE

Bank of Wolcott*
 Farmers State Bank (*Brookston*)*
 Lafayette Bank & Trust
 State Bank of Burnettsville*
 State Bank of Oxford
 Wells Fargo Bank, Indiana

WHITLEY

Bank One
 Farmers & Merchants Bank (*LaOtto*)
 First Federal Savings Bank (*of Wabash*)
 Lake City Bank
 National City Bank
 Peoples Federal Savings Bank (*of DeKalb County*)
 Standard Federal Bank
 Star Financial Bank

OUT OF STATE HOME OFFICES

Bank One, Kentucky/ Southern Indiana
Westerville, Ohio
 Capstone Bank
Watseka, Illinois
 CIB Bank
Champaign, Illinois
 Community First Bank & Trust
Celina, Ohio
 First Savings Bank, FSB
Three Rivers, Michigan
 Firststar, NA
Cincinnati, Ohio/ Milwaukee, Wisconsin
 Hicksville Bank
Hicksville, Ohio
 Key Bank, NA
Cleveland, Ohio
 National City Bank, Southern Indiana
Louisville, Kentucky
 Old Kent Bank
Grand Rapids, Michigan
 PNC Bank, NA
Pittsburgh, Pennsylvania
 Security Federal Bank
St. John, Michigan
 Standard Federal Bank
Troy, Michigan
 Stock Yards Bank & Trust Co.
Louisville, Kentucky
 Union Planters Bank, NA
Nashville, TN